

**Information to identify the case:**

Debtor 1: Joseph R Gering  
 First Name Middle Name Last Name

Debtor 2: Christy L Gering  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Southern District of Iowa

Case number: 19-02905-lmj13

Social Security number or ITIN: xxx-xx-5401  
 EIN: --\_-----

Social Security number or ITIN: xxx-xx-4660  
 EIN: --\_-----

Date case filed for chapter: 13 12/18/19

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| <b>1. Debtor's full name</b>  | Joseph R Gering  | Christy L Gering  |
| <b>2. All other names used in the last 8 years</b>  |  |   |
| <b>3. Address</b>   | 3015 NW Maple Court<br>Ankeny, IA 50023                              | 3015 NW Maple Court<br>Ankeny, IA 50023   |
| <b>4. Debtor's attorney</b><br>Name and address   | Samuel Z Marks<br>4225 University Ave.<br>Des Moines, IA 50311       | Contact phone (515) 276-7211<br>Email: <a href="mailto:office@markslawdm.com">office@markslawdm.com</a>           |
| <b>5. Bankruptcy trustee</b><br>Name and address  | Carol F Dunbar<br>531 Commercial St<br>Ste 500<br>Waterloo, IA 50701 | Contact phone (319) 233-6327<br>Email: <a href="mailto:ssteffen@iowachapter13.com">ssteffen@iowachapter13.com</a> |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 110 E. Court Ave.<br>Suite 300<br>Des Moines, IA 50309               | Office Hours: 08:00 AM – 05:00 PM Monday – Friday<br>Contact phone (515) 284-6230<br>Date: 12/18/19               |

**For more information, see page 2**

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